



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: MITSUMOTO, Hiroki, et al. Group Art Unit: Not Yet Assigned

Serial No.: 10/665,733

Filed: September 22, 2003

P.T.O. Confirmation No.:

For: ELECTRONIC MONEY REMITTANCE METHOD

INFORMATION DISCLOSURE STATEMENT

PURSUANT TO 37 CFR 1.97(b)

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

March 5, 2004

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. One copy of each of these documents is attached.

Documents AS, AK, AL and AM were cited in an International Search Report dated July 3, 2003. A copy of the search report is also enclosed.

No fee or certification is required in connection with this Information Disclosure Statement, since it is being submitted prior to the issuance of a first official action on the merits or expiration of the three month period following the filing date or the entry of the national stage of the above-captioned application.

The above information is presented so that the Patent and Trademark Office can, in the first instance, determine any materiality thereof to the claimed invention. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the documents cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

U.S. Application Serial No. 10/655,020  
IDS Filed March 5, 2004

The Commissioner is authorized to charge our Deposit Account No. 01-2340 for any fee which is deemed by the Patent and Trademark Office to be required to effect consideration of this statement.

Respectfully submitted,

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PATENT TRADEMARK OFFICE

Enclosures: PTO-1449 and references (10)  
International Search Report (07/03/01)

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INFORMATION  
DISCLOSURE  
CITATION  
PTO-1449

Atty. Docket No. Serial No. 10/665,733

Applicant(s): MITSUMOTO, Hiroki, et al.

Filing Date: Sept. 22, 2003 Group Art Unit:

**U.S. PATENT DOCUMENTS**

| Examiner Initial | Document No. | Name | Date | Class | Subclass | Filing Date (If appropriate) |
|------------------|--------------|------|------|-------|----------|------------------------------|
| AA               |              |      |      |       |          |                              |
| AB               |              |      |      |       |          |                              |
| AC               |              |      |      |       |          |                              |
| AD               |              |      |      |       |          |                              |
| AE               |              |      |      |       |          |                              |

**FOREIGN PATENT DOCUMENTS**

| /M.S./ | Document No. | Date     | Country | Translation (Yes or No) |
|--------|--------------|----------|---------|-------------------------|
| AF     | 2000-148846  | 05/30/00 | Japan   | Abstract only           |
| AG     | 97/02539     | 01/23/97 | WO      | Abstract only           |
| AH     | 97/12344     | 04/03/97 | WO      | Yes                     |
| AI     | 00/67216     | 11/09/00 | WO      | Yes                     |
| AJ     | 99/09502     | 02/25/99 | WO      | No                      |
| AK     | 97/09688     | 03/13/97 | WO      | Yes                     |
| AL     | 2000-503786  | 03/28/00 | Japan   | No                      |
| AM     | 0 950 968 A1 | 10/20/99 | Europe  | Yes                     |

**OTHER DOCUMENTS**

|        |    |   |
|--------|----|---|
| /M.S./ | AK | International Search Report dated July 3, 2001.   |
|        | AL | <i>Financial Services Technology Consortium, FSML-Financial Services Markup Language, Version 1.50, pp. 16, 17 and 51; Sections 4.4.1 and 6.3.1, July 14, 1999.</i> |
|        | AM | Fingar, Peter et al., "The Business of Distributed Object Computing", <i>Object Magazine</i> , April 1997.  |
|        | AN |   |

Examiner

/Mohammad Shaikh/

Date Considered

08/02/2007